

The Unified JUDICIAL SYSTEM of PENNSYLVANIA SUPERIOR COURT,  
PHILADELPHIA, PA 19106

20 1144

Maketa S Jolly; Petitioner

111 02

V.

Case Number: \_\_\_\_\_

Credit Bureaus/ Credit Agencies

**SUMMARY JUDGMENT**

TransUnion, Equi-Fax, Experian Respondent(s)

**MOTION FOR SUMMARY JUDGMENT**

Plaintiff, Maketa S Jolly, ("Jolly") brings this action to recover damages and penalties against the defendants ("CRA") because they furnished erroneous and inaccurate credit information to numerous outside vendors. In the alternative, Ms. Jolly seeks revisions to her credit report, punitive and monetary damages.

**I. BACKGROUND**

**The Fair Credit Reporting Act of 1970 (FCRA) requires consumer reporting agencies to "follow reasonable procedures to assure maximum possible accuracy of" consumer reports, 15 U.S.C. § 1681e(b), and imposes liability on "[a]ny person who willfully fails to comply with any requirement [of the Act] with respect to any" individual, § 1681n(a).**

TransUnion, Experian and Equi-fax ("CRA") are consumer credit reporting agency(s) that maintain consumer credit report(s) for consumers. The above mentioned agencies have failed to comply with Section 609 and 623 of the federal "fair" credit reporting act.

The question the court must consider in the above complaint brought against the defendant pursuant to § 1681i(a) is "whether the credit reporting agency could have discovered an error in a particular report through a reasonable investigation." **Cahlin v. General Motors Acceptance Corp.**, 936 F.2d 1151, 1160 (11th Cir. 1991). The scope of the agency's duty to reinvestigate depends upon (1) the cost of verifying the accuracy of the source versus the potential harm to the consumer; and (2) the extent of the information the credit reporting agency possesses. **Henson v. CSC Credit Services.**, 29 F.3d 280, 287 (7th Cir.1994). Thus, a credit reporting agency generally has no duty to reinvestigate unless and until the consumer notifies it that the credit report contains inaccurate information. **Casella v. Equifax Credit Info. Servs.**, 56 F.3d 469, 474 (2d Cir.1995) (citations omitted). Once the credit reporting agency receives such notice, however, it may be required to conduct a more thorough investigation, one that requires it to make inquiries beyond the original source of the information. **See Henson**, 29 F.3d at 286-87 ("When a credit reporting agency receives such notice, it can target its resources in a more efficient manner and conduct a more thorough investigation."). Indeed, in **Swoager v. Credit Bureau of Greater St. Petersburg**, 608 F. Supp. 972 (M.D.Fla.1985), the court concluded that the credit reporting agency could not rely merely on the information provided by the creditor once it becomes aware that the consumer disputes the report's accuracy. **Id.** at 976.

March and April of 2018 and again, September and October of 2019, Jolly became aware of and notified the above mentioned credit reporting agencies of certain inaccuracies contained in her credit file.

Specifically, the report incorrectly indicated University of Kansas, WRI Property Management, National Credit Management, National Credit Systems and Bridgecrest d/b/a Drive Time. (collectively, the "creditors") While writing the credit agencies, I identified myself using my social security number for accurate reporting. However, on more than one occasion the credit reporting agencies responded to my written request(s) with inaccurate personal identifiers. The CRA's indicated that I retained the debt due the creditors recent or previous verification, and yet my request for validation was not honored.

For several months now, I have requested by certified mail that the above-mentioned credit agencies validate the debt pursuant to section 609 and 623 of the federal "fair" credit reporting "ACT". To know avail none of my requests were validated. Yet, I received written correspondence from the credit bureaus saying the account has been "verified". Albeit, none were able to validate the debt and/or provide evidence that the debt in fact belonged to Jolly.

On or about the months of March and April of 2018 and September, October and November of 2019 Jolly mailed certified correspondences to the above mentioned credit reporting agencies. Jolly's correspondences requested validation(proof) of creditor claims of debts owed. And again, none were able to provide a contract, signature, business agreement or any identifiable information in accordance with the Federal Credit Reporting/ Debt Collection "ACT". In fact, none were able to provide a substantive response.

Respectively, I am a graduate of Southern New Hampshire University and Northcentral University, to with, all associated student loan debts previously and currently, have been deferred.

National Credit Management alleges to collect/ or be an authorized debt collector on behalf of the University of Kansas. However, neither were able to provide a course registration, my signature affixed nor an acceptance letter. Furthermore, National Credit Management could not provide an agreement to collect on behalf of the University of Kansas this statement is true for all listed credit collectors.

At any rate, the credit reporting agencies continued to publish erroneous information as "**verified**" without any evidence.

According to the federal statue. Section § 609. Disclosures to consumers [15 U.S.C. § 1681g]; (a) Information on file; sources; report recipients. Every consumer reporting agency shall, upon request, and subject to 610(a)(1) [§ 1681h], clearly and accurately disclose to the consumer.

**(1) All information in the consumer's file at the time of the request,**

For more than two years I have mailed certified letters and made calls to credit reporting agencies to no avail, while major inaccuracies remain on my credit file. Notwithstanding, mailing correspondence providing accurate information to offset erroneous data marked as "**verified**". (see attached)

December 25, 2019 Credit reporting agencies added an additional eleven thousand dollars to my credit report erroneously. This information was provided by National Credit Systems. Although, I have provided the above-mentioned credit reporting(s) agency(s) court documentation of the case(s)/account dispositions. Continued allowance and abuse of federal credit depositories is allowed.

Between the years of 2018-2019 credit furnishers provided a poor vantage and FICO score(s) ranging between 400- 550. In spite of validation requests, due to failed credit reporting updates, I have denied copious amounts of opportunities. However, the most important, would be home ownership.

**§ 623. Responsibilities of furnishers of information to consumer reporting agencies [15 U.S.C. § 1681s-2]**

(a) Duty of furnishers of information to provide accurate information: A) Reporting information with actual knowledge of errors. A person shall not furnish any information relating to a consumer to any consumer reporting agency if the person knows or consciously avoids knowing that the information is inaccurate.

**(2) Duty to correct and update information:**

(B) has furnished to a consumer reporting agency information that the person determines is not complete or accurate shall promptly notify the consumer reporting agency of that determination and provide to the agency any corrections to that information.

September and October 2019; Jolly scribed a letter to the credit reporting agencies citing Federal Credit Reporting ACT, section 609 and 623 seeking the removal of erroneous information.

August 2019, I registered for Northcentral University's doctorate program. Although accepted, I was unable to begin the program due to erroneous credit reporting. Furthermore, in the fall I applied for Victoria's Secret, Amazon and Discover Cards and was me with denials .

Jolly further alleges violations of the FCRA and the CCRAA. Specifically, making claims that TransUnion, Experian and Equi-fax negligently and willfully 1) violated 15 U.S.C. § 1681e(b); 2) violated 15 U.S.C. § 1681g(a)(2); 3) violated 15 U.S.C. § 1681i(c); and 4) violated Pennsylvania Civil Code § 2501- 2510 Title 73, Chapter 45. A violation of this act shall be deemed to be an unfair or deceptive act or practice

in violation of the act of December 17, 1968 (P.L. 1224, No. 387), known as the Unfair Trade Practices and Consumer Protection Law.

## II. PROCEDURAL RULES:

Under the rules of civil procedure, your court is authorized to award summary judgment "if the complaint, depositions on file, together with the exhibits, if any, show that there is no genuine issue as to any material fact and that the moving party is entitled to judgment as a matter of law." Fed.R.Civ.P. 56(c). Thus, the court's responsibility is not to resolve disputed issues of fact, but to determine whether there exist any factual issues to be tried. **Anderson v. Liberty Lobby, Inc.**, 477 U.S. 242, 247-49, 106 S. Ct. 2505, 2509-11, 91 L. Ed. 2d 202 (1986). The non-moving party must raise "more than a mere scintilla of evidence in its favor" in order to overcome a summary judgment motion. **Williams v. Borough of W. Chester**, 891 F.2d 458, 460 (3d Cir. 1989) (citing **Liberty Lobby**, 477 U.S. at 249, 106 S.Ct. at 2511). Further, the nonmoving party cannot rely on unsupported assertions, conclusory allegations, or mere suspicions in attempting to survive a summary judgment motion. *Id.* (citing **Celotex Corp. v. Catrett**, 477 U.S. 317, 325, 106 S. Ct. 2548, 2553, 91 L. Ed. 2d 265 (1986))

## III. PERSONAL INJURY:

On numerous occasions I have applied for mortgages and was denied due to erroneous and/or inaccurate information on my credit report.

I have provided a brief synopsis below:

- ☐ September 23, 2019 Credit Plus Salisbury, MD Mortgage
- ☐ Vanderbilt Mortgage and Finance February 19, 2018 March 14, 2019
- ☐ 21st Century Mortgage Group January 16, 2019
- ☐ Finance America Mortgage Group, April 2018, December 2018, September 2019
- ☐ Equifax Mortgage Services March 08,14,19 2018; May 22, 2018
- ☐ Elan Financial March 15, 2018 Mortgage
- ☐ Capital One March 2018
- ☐ Discover Card April 2018
- ☐ Federal Financial Aid August 2019

#### **IV. UNDISPUTED FACTS**

On numerous occasions the above mentioned credit agencies were requested by certified mail to validate the debt(s) of the alleged creditors above. When in fact, the credit agencies failed to comply with federal and state rules when credit collectors could not validate the debt. The dispute at hand relates to wilful disregard for Jolly's rights under federal and state credit reporting guidelines. Based upon the exhibits: certified mail issued to the above credit agencies and numerous phone calls to the above credit agencies between the years of 2018 and 2019 for requests to investigate erroneous collection activities and validation of alleged debts. Requests for validation dispute(s) were denied. The above facts are undisputed or indisputable in this case.

#### **V. PLAINTIFF IS ENTITLED TO SUMMARY JUDGMENT ON ALL CLAIMS**

The FCRA was enacted to protect consumers from the inclusion of inaccurate information in reports used to evaluate their creditworthiness. § 1681(b). Thus, it allows consumers to recover compensatory damages and costs, including a reasonable attorney's fee, in the event that a consumer reporting agency negligently fails to comply with any of the FCRA's requirements. § 1681o. If the consumer reporting agency's non-compliance with the FCRA is willful, the consumer may also recover punitive damages. § 1681n. In this instant, Jolly alleges that TransUnion, Experian and Equi-fax acted in violation of § 1681i, which provides, in relevant part, as follows:

If the completeness or accuracy of any item of information contained in a credit file is disputed by a consumer, and such dispute is directly conveyed to the consumer reporting agency by the consumer, the consumer reporting agency shall within a reasonable period of time reinvestigate and record the current status of that information.... If after such reinvestigation such information is found to be inaccurate or can no longer be validated, the consumer reporting agency shall promptly delete such information.<sup>15</sup> U.S.C. § 1681i(a)



As an initial matter, the court must interpret exactly what claims plaintiff have asserted against the credit reporting agencies.

**The plaintiff seeks:**

(1) a money judgment against the credit reporting agencies for \$350,000 (2) imposition of punitive damages based on common law statutes (3) removal of all inaccurate information. (4) alternatively, for assessment of treble damages for violations of Pennsylvania Consumer Protection laws.

Jolly seeks relief pursuant to Pennsylvania Fair Credit Reporting Act and under the tort theory of defamation, and United States Federal Fair Credit Reporting "Act".

In support of the instant motion, This issue makes clear, that the above credit reporting agencies were obliged to conduct a more thorough investigation in light of Ms. Jolly's protestations.

As noted above, the decisive inquiry is whether the credit reporting agencies could have determined that the accounts were reported erroneously if the credit agencies reasonably investigated the matter.

Ms. Jolly has provided evidence affixed to this brief requesting validation. Typically, validation includes obtaining copies of credit applications and sales slips and items that could have assisted them in addressing Ms. Jolly's dispute.

The credit agencies have not offered evidence sufficient to conclude if the debt belonged to the plaintiff. The FCRA does not restrict the damages a plaintiff can recover to those based on a denial of credit, however. Indeed, as the Fifth Circuit Court of Appeals has observed, "damages include humiliation or mental distress, even if the consumer has suffered no out-of-pocket losses." **Stevenson v. TRW Inc.**, 987 F.2d 288, 296 (5th Cir.1993).

Here, Ms. Jolly has put forth evidence that she incurred stress-induced mental and emotional damage as a result of persistent negative credit reporting. Accordingly, due to these inaccuracies ongoing credit denials has forced her to use subprime lenders and Lease purchase programs with no future opportunity of home purchase(s).

Jolly is a 47 year old professional African American female, in a federally protected class. Due to these insistent credit reporting errors, coupled with credit agencies refusal to update, correct or delete inaccurate information. Has caused immeasurable wealth disparity and undue distress.

Inasmuch, it would take years to recover from the financial damage I have incurred as a result of these credit reporting inaccuracies.

Alternatively, Ms. Jolly requests that an award of summary judgment as to both the defamation claim and the request for punitive damages under § 1681n.

It is not necessary for the plaintiff to produce a "smoking gun" or other form of definitive proof of the defendant's malicious intent. Instead, "where intent has not been explicitly expressed, the trier of fact may deduce it from the surrounding circumstances." **Mirocha v. TRW, Inc., 805 F. Supp. 663, 675 (S.D.Ind. 1992)**. I am satisfied that a jury could reasonably conclude that the credit reporting agencies did so willfully. Accordingly, we will allow Ms. Jolly to present her evidence on these issues to a jury.

Kindly,

*Maketa S Jolly M.Ed, LPN*

*Pro-Se*

Exhibit:

Certified Mail Receipts 2018-2019

Credit Denial Letters

Mortgage Denial Letters

Auto loan denial letters



**Case law cited:**

Lujan v. Defenders of Wildlife, 504 U.S. 555, 560–561, 112 S.Ct. 2130, 119 L.Ed.2d 351. Pp. 1546–1547.

Susan B. Anthony List v. Driehaus, 573 U.S. 134 S.Ct. 2334, 189 L.Ed.2d 246

Clapper v. Amnesty Int'l USA, 568 U.S. 133 1544 S.Ct. 1138, 185 L.Ed.2d 264

Friends of the Earth, Inc. v. Laidlaw Environmental Services (TOC), Inc., 528 U.S. 167, 180–181, 120 S.Ct. 693, 145 L.Ed.2d 610 (2000)

Cuno, supra, at 342, 126 S.Ct. 1854 ("plaintiff must allege personal injury");

Whitmore v. Arkansas, 495 U.S. 149, 155, 110 S.Ct. 1717, 109 L.Ed.2d 135 (1990) ("distinct");

Allen v. Wright, 468 U.S. 737, 751, 104 S.Ct. 3315, 82 L.Ed.2d 556 (1984) ("personal");

Valley Forge, supra, at 472, 102 S.Ct. 752

United States v. Richardson, 418 U.S. 166, 177, 94 S.Ct. 2940, 41 L.Ed.2d 678 (1974) (not "undifferentiated");

Public Citizen, Inc. v. National Hwy. Traffic Safety Admin., 489 F.3d 1279, 1292–1293 (C.A.D.C.2007)

PAYCVH00201044-I012517-065669113



MAKETA SHIRAE JOLLY  
42 KINGSTON TER  
ASTON, PA 19014-2141

Dear MAKETA SHIRAE JOLLY,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data-furnisher reporting the information you disputed to do all of the following:
  - Review relevant information we sent them, including any provided documents
  - Investigate your dispute and verify whether the information they report is accurate
  - Provide us a response to your dispute and update any other information
  - Update their records and systems, if necessary;

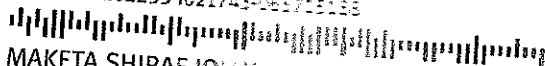
Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit [www.transunion.com/fullreport](http://www.transunion.com/fullreport).

---

## How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

PAY2X00202253-1021743-065715133



MAKETA SHIRAE JOLLY

42 KINGSTON TER

ASTON, PA 19014-2141

Dear MAKETA SHIRAE JOLLY,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
  - Review relevant information we sent them, including any provided documents
  - Investigate your dispute and verify whether the information they report is accurate
  - Provide us a response to your dispute and update any other information
  - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit [www.transunion.com/fullreport](http://www.transunion.com/fullreport).

## How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.



000000775 FFECA1911210415500000 01 000000  
 002741867-1329  
 MAKETA S JOLLY  
 42 KINGSTON TER  
 ASTON, PA 19014-2141

# EQUIFAX

**CREDIT FILE : November 20, 2019**  
**Confirmation # 9324070732**

Dear MAKETA S JOLLY:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

## **Were changes made to my credit report and what actions were taken?**

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- \* We request that the reporting company verify the accuracy of the information you disputed;
- \* We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- \* We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

## **How do I know that all of this is happening?**

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

## **What should I do if I do not agree with the results of the investigation?**

You have a few options:

- \* You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that corrects medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report.
- \* You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your account as the original agreement, please contact your creditors directly.
- \* You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to resolve it by visiting our website <https://www.equifax.com/personal/disputes>. You may also mail your documents to PO Box 740256, Atlanta GA 30374-0256 or contact us by calling a Customer Representative at 866-349-5191.
- \* You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax company reporting the information.

( Continued On Next Page )

PO Box 9701  
Allen, TX 75013



0005816 03 MB 0.425 \*\*AUTO T2 0 7279 19014-214142 -C02-P05821-1  
MAKETA S JOLLY  
42 KINGSTON TER  
ASTON PA 19014-2141



MAKETA S JOLLY

Your Credit Report

Report # 4129-7360-38 for 11/21/19

*Para informacion en espanol, visite  
[www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la  
Consumer Financial Protection Bureau, 1700 G Street  
N.W., Washington, D.C. 20552.*

### Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name.

**For more information, visit**

**[www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to:  
Consumer Financial Protection Bureau, 1700 G Street  
N.W., Washington, D.C. 20552.**

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

**1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft.** A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Experian: 1 (888) 397-3742; [www.experian.com](http://www.experian.com)
- Equifax: 1 (800) 525-6285; [www.equifax.com](http://www.equifax.com)
- TransUnion: 1 (800) 680-7289;  
[www.transunion.com](http://www.transunion.com)

An initial fraud alert stays in your file for at least one year.

An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**2. You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you

continued >





0001705 02 MB 0.425 \*\*AUTO T2 0 7293 19014-214142 -C02-P01706-1  
 MAKETA S JOLLY  
 42 KINGSTON TER  
 ASTON PA 19014-2141



MAKETA S JOLLY

Dispute Results

Report # 3593-9038-09 for 12/06/19

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

**OTHER ITEMS DISPUTED ARE NOT CURRENTLY DISPLAYING ON YOUR PERSONAL CREDIT REPORT:-**

There is nothing a credit repair company can do for you, including removing inaccurate credit information, that you can't do for yourself for free. We believe it is important to supply you with information about specific credit repair laws.

The Credit Repair Organization Act, a federal law, prohibits credit repair companies from taking consumer's money until they have fully completed the services they promised. It also requires such firms to provide consumers with a written contract stating all the services to be provided and the terms and conditions of payment. Under this law, consumers also have three days to withdraw from the contract.

Please contact your local Attorney General's office for further information regarding your specific state laws.

If you believe you are a victim of fraud, you may want to contact your local law enforcement agency to make an identity theft report. The identity theft report should include as many of the following elements as possible: specific dates such as when the loss or theft of personal information occurred or when the fraud(s) occurred; how you discovered or learned of the theft; any known information about the perpetrator; the names of creditors and account numbers involved in the theft; name and/or badge number of the law enforcement personnel who processed the report; the filing date and case number. You may find the following suggestions helpful:

- **Protect Yourself First**, make sure an Initial Security Alert or Extended Fraud Victim Alert is on file with all nationwide consumer credit reporting agencies. If you request an alert with us, we will share your request with the other nationwide consumer credit reporting agencies, Equifax and TransUnion.
- **Inform the Sources** Contact each source of information, including creditors and public record offices, and inform them that the account is fraudulent.
- **Document all Contacts** Make notes of everyone you spoke with; ask for names, department names, phone extensions; record the date you spoke to them.
- **Understand the Process** Each creditor may have a different process for handling a fraud claim. Make sure you understand exactly what is expected from you, and then ask what you can expect from the creditor. **At the conclusion of a dispute, ask the creditor for a document that states you are not responsible for the debt.**
- **Follow Up** Make sure everything the creditor or credit reporting agency has requested is received. It is always a good idea to place a follow up call or send a letter for confirmation.
- **Review Reports Regularly** We suggest that you routinely request new copies of your personal credit report to review.
- **Don't Throw Away Files** Keep all notes and correspondence in an accessible file in case they are needed in the future.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to





0004010 02 MB 0.425 \*\*AUTO TO 0 7300 19014-214142 -C02-P04014-I  
 MAKETA S JOLLY  
 42 KINGSTON TERRACE  
 ASTON PA 19014-2141



MAKETA S JOLLY

Dispute Results

Report # 1580-0845-97 for 12/16/19

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

NATIONAL CREDIT MGMT  
 2427580

IF ACCOUNT WAS OPENED AS A RESULT OF IDENTITY THEFT, THE CREDIT GRANTOR MAY NOT KNOW HOW TO CONTACT YOU TO DISCUSS THIS MATTER. THE CREDIT GRANTOR REQUESTS THAT YOU CONTACT THEM DIRECTLY

DRIVETIME/BRIDGECREST  
 17300135....

IF ACCOUNT WAS OPENED AS A RESULT OF IDENTITY THEFT, THE CREDIT GRANTOR MAY NOT KNOW HOW TO CONTACT YOU TO DISCUSS THIS MATTER. THE CREDIT GRANTOR REQUESTS THAT YOU CONTACT THEM DIRECTLY-

If you believe you are a victim of fraud, you may want to contact your local law enforcement agency to make an identity theft report. The identity theft report should include as many of the following elements as possible: specific dates such as when the loss or theft of personal information occurred or when the fraud(s) occurred; how you discovered or learned of the theft; any known information about the perpetrator; the names of creditors and account numbers involved in the theft; name and/or badge number of the law enforcement personnel who processed the report; the filing date and case number. You may find the following suggestions helpful:

- **Protect Yourself First**, make sure an Initial Security Alert or Extended Fraud Victim Alert is on file with all nationwide consumer credit reporting agencies. If you request an alert with us, we will share your request with the other nationwide consumer credit reporting agencies, Equifax and TransUnion.
- **Inform the Sources** Contact each source of information, including creditors and public record offices, and inform them that the account is fraudulent.
- **Document all Contacts** Make notes of everyone you spoke with; ask for names, department names, phone extensions; record the date you spoke to them.
- **Understand the Process** Each creditor may have a different process for handling a fraud claim. Make sure you understand exactly what is expected from you, and then ask what you can expect from the creditor. **At the conclusion of a dispute, ask the creditor for a document that states you are not responsible for the debt.**
- **Follow Up** Make sure everything the creditor or credit reporting agency has requested is received. It is always a good idea to place a follow up call or send a letter for confirmation.
- **Review Reports Regularly** We suggest that you routinely request new copies of your personal credit report to review.
- **Don't Throw Away Files** Keep all notes and correspondence in an accessible file in case they are needed in the future.

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

**EQUIFAX****CREDIT FILE : December 1, 2019****Personal Identification Information** (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Maketa S Jolly

Social Security #: XXX-XX-5245 Date of Birth: August 14, 1972

Current Address: 42 Kingston Ter, Aston, PA 19014 (610) 499-1663 Reported: 11/2019

Previous Address(es): 119 Knollwood CT, Aston, PA 19014 Reported: 11/2019

35 Pennington Ave, Morton, PA 19070 Reported: 11/2019

333 Darby Ter, Darby, PA 19023 Reported: 10/2016

124 W Broadway Ave, Clifton Heights, PA 19018 Reported: 03/2017

3773 6th St, Brookhaven, PA 19015 Reported: 11/2019

5200 Hilltop Dr Apt L11, Brookhaven, PA 19015 Reported: 03/2019

Formerly Known As: Maketa S Jolly

Last Reported Employment: The School District;

Previous Employment(s): NURSE; West Philadelphia Ac;

**ALERT(s): Fraud Alert****Legislative Security Freeze in Place**

Contact Information: Expiration Date: 05/24/2019 ; Date Reported: 02/23/2019 ;

**Collection Agency Information** (This section includes accounts that credit grantors have placed for collection with a collection agency.)

National Credit Systems Inc; Collection Reported 11/2019; Assigned 07/2019; Creditor Class - Rental/Leasing; Original Creditor - WRI Property Management; Amount as of 11/2019 - Unpaid; Date of 1st Delinquency 09/2018; Balance as of 11/2019 - \$3,697 ; Last Payment Date 11/05/2019; Individual Account; Account # - 4148938; / INFORMATION - Consumer Disputes - Reinvestigation in Process; Consumer Disputes This Account Information; Address: 3800 Camp Creek Pkwy SW Bdg 1800 S 30331-6247 ; (404) 629-2728



www.equifax.com/personal/disputes

Equifax Information Services LLC  
P.O. Box 105069  
Atlanta, GA 30348Phone: (877) 528-6481  
M - F 9:00am to 5:00pm in your time zone**Confirmation #****Please address all future correspondence to**

SOUTHWEST STAGE FUNDING, LLC  
2701 E RYAN RD  
CHANDLER, AZ 85286  
4805395230

**NOTICE TO THE HOME LOAN APPLICANT**  
**CREDIT SCORE INFORMATION DISCLOSURE**

JOLLY, MAKETA  
42 KINGSTON TER  
ASTON, PA 19014

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

Trans Union (TU)  
P.O. Box 4000  
Chester, PA 19022  
866-887-2673

[www.transunion.com](http://www.transunion.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

[www.experian.com](http://www.experian.com)

Equifax Credit Information Services  
P.O. Box 740256  
Atlanta, GA 30374  
800-685-1111

[www.equifax.com](http://www.equifax.com)

The following information about your credit scores was created on 11/10/2019 12:47:54 PM.

**Applicant:** JOLLY, MAKETA

**Name of Score:** EXPERIAN/FAIR, ISAAC (VER. 2)

**Credit Score:** 0543 **Range:** 300 to 850

**Key Factors effecting the score**

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
- TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS



Consumer Financial  
Protection Bureau

October 24, 2019

Maketa Jolly, M.Ed  
42 Kingston Ter  
Aston, Pennsylvania 19014-2141

# Your complaint has been sent to the company.

---

Dear Maketa Jolly, M.Ed,

We've sent your complaint to the company for a response.

We will let you know when the company responds. The response should include the steps they took, or will take, in response to your complaint.

You should receive a status update within the next **15 days**.

## COMPLAINT ID

**191022-4488043**

## SUBMITTED ON

10/22/2019 2:39:00 PM

## PRODUCT

Credit card or prepaid card

## ISSUE

Closing your account

## What happens next?

*Here's what will happen during the next 15 to 60 days:*



Consumer Financial  
Protection Bureau

December 16, 2019

Marketa Jolly  
42 Kingston Ter  
Aston, Pennsylvania 19014-2141

# The company has responded that it is still working on your issue.

Dear Marketa Jolly,

We expect companies to respond to every complaint within a reasonable amount of time. The company has responded that it is still working on your issue. You should hear from them again with a final response within 60 days.

## How can I find out the company's response?

You can review the company's response by phone with someone, just call us at (855) 411-2372, 8 a.m. – 8 p.m. EST, Monday-Friday.

**Important...** If you submitted this complaint on behalf of someone else or you are the co-owner or authorized user on the account and you did not submit the complaint yourself you will need to contact us by calling (855) 411-2372 for questions and status updates.

## COMPLAINT ID

**191203-4588034**

## SUBMITTED ON

12/3/2019 10:01:00 AM

## PRODUCT

Credit reporting, credit repair services, or other personal consumer reports

## ISSUE

Incorrect information on your report



New Reply: 11/15/2019 02:48 PM

**Documenting Extenuating Circumstances [Case: 190916-003773]**

11/15/2019

**Student Loan Support** <studentloansupport@ed.gov>

Fri, Nov 15, 2019 at 2:48 PM

Reply-To: Student Loan Support &lt;studentloansupport@mailfg.custhelp.com&gt;

To: keta814@gmail.com, msj814@yahoo.com



Thank you for contacting the Student Loan Support Center. Below is information relating to your inquiry, Case #190916-003773.

**Response By Email (Christopher) (11/15/2019 02:48 PM)**

Dear MAKETA JOLLY,

This email is in reference to your inquiry regarding your credit appeal. Your case number is <#190916-003773>. Retain this number for your reference.

Your credit appeal status is currently pending because we have not received all the documentation needed to process your credit appeal. Once documentation is received, a determination will be made and provided to you within 7-10 business days.

If you submitted disputes to all three credit bureaus, we will require the finalized results of the dispute for every account in question, in which, the results of the dispute will need either reflect the accounts have been removed from your credit report or they are no longer reflecting as adverse. Of the 3 bureaus only Equifax was used and would be needed for the case.

Please provide documentation by replying to this email with the documents attached. Do NOT change the subject line. Documentation sent via email must be sent as either a PDF or Microsoft Word Document. If you are unable to respond via email and need to submit the documentation via fax or mail, please use the contact information below:

**Fax:**

Fax all documents to 1-877-623-5082 and use this email as the Fax Cover Sheet. Please be sure to include your Case #190916-003773 on the upper right corner of each page.



**Mail:**

Please be sure to include your Case #190916-003773 on the upper right corner of each page and mail documents to one of the following addresses:

**Regular Mailing Address:**

US Department of Education  
ATTN: Credit Appeals Team  
P.O. Box 9002  
Niagara Falls, NY 14302

**Overnight Mailing Address:**

COD Applicant Services, US Department of Education  
ATTN: Credit Appeals Team  
2429 Military Road, Suite 200  
Niagara Falls, NY 14304

For details regarding your credit history, review a copy of your credit report.  
Under federal law:

- You're entitled to a free credit report after a credit denial, if requested within 60 days of receiving notice of the action.
- You can contact the credit reporting agency at (Equifax).

If you require further assistance or have any questions about which documents to provide, please reply to this email or contact us at the number listed below.

If your appeal is approved you must still meet all other eligibility requirements. Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

Our number is 1-800-557-7394 and we are open 8:00 AM to 11:00 PM EDT Monday through Friday.

Sincerely,

Student Loan Support Center  
Federal Student Aid  
U.S. Department of Education  
Website: <https://studentloans.gov>

---

**Auto-Response By (Administrator) (11/01/2019 10:15 AM)**

Dear MAKETA JOLLY,

We have been unable to contact you regarding case #190916-003773.

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CASE MANAGEMENT TRACK DESIGNATION FORM**

CIVIL ACTION

20  
NO.

114

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ( )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ( )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ( )
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ( )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ( )
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ☒

12/31/2019  
Date

610-334-4375

Telephone

Keta Gohy  
~~Attorney-at-law~~ Pro se  
484-442-0104

FAX Number

Makena Frey  
Attorney for  
Keth014@gmail.com

E-Mail Address

DESIGNATION FORM

(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Maketa S Jolly M.Ed

Address of Plaintiff: \_\_\_\_\_

Address of Defendant: \_\_\_\_\_ TransUnion, Experian, Equi-Fax

Place of Accident, Incident or Transaction: \_\_\_\_\_ Delaware County, PA/ Credit Services

RELATED CASE, IF ANY:

Case Number: \_\_\_\_\_ Judge: \_\_\_\_\_ Date Terminated: \_\_\_\_\_

Civil cases are deemed related when **Yes** is answered to any of the following questions:

- |  |                              |  |
|--|------------------------------|--|
| 1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?  | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?            | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action of this court? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?  | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

I certify that, to my knowledge, the within case ☐ is / ☒ is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 12/30/2019

*[Signature]*  
Attorney-at-Law / Pro Se Plaintiff

Attorney I.D. # (if applicable)

CIVIL: (Place a ✓ in one category only)

A. Federal Question Cases:

- ☐ 1. Indemnity Contract, Marine Contract, and All Other Contracts
- ☐ 2. FELA
- ☐ 3. Jones Act-Personal Injury
- ☐ 4. Antitrust
- ☐ 5. Patent
- ☐ 6. Labor-Management Relations
- ☐ 7. Civil Rights
- ☐ 8. Habeas Corpus
- ☐ 9. Securities Act(s) Cases
- ☐ 10. Social Security Review Cases
- ☒ 11. All other Federal Question Cases  
(Please specify): \_\_\_\_\_

B. Diversity Jurisdiction Cases:

- ☐ 1. Insurance Contract and Other Contracts
- ☐ 2. Airplane Personal Injury
- ☐ 3. Assault, Defamation
- ☐ 4. Marine Personal Injury
- ☐ 5. Motor Vehicle Personal Injury
- ☒ 6. Other Personal Injury (Please specify): \_\_\_\_\_ Erroneous Credit Reporting
- ☐ 7. Products Liability
- ☐ 8. Products Liability - Asbestos
- ☐ 9. All other Diversity Cases  
(Please specify): \_\_\_\_\_

ARBITRATION CERTIFICATION

(The effect of this certification is to remove the case from eligibility for arbitration.)

I, Maketa S Jolly, Pro Se, counsel of record or pro se plaintiff, do hereby certify:

☒ Pursuant to Local Civil Rule 53.2, § 3(c) (2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs:

☐ Relief other than monetary damages is sought.

DATE: 12/30/2019

*[Signature]*  
Attorney-at-Law / Pro Se Plaintiff

Attorney I.D. # (if applicable)

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

Maketa Jolly  
42 Kingston Terr.  
Aston, PA 19014

The Ea  
of Pennsylv  
601 N  
philadelp  
Attn: Cui

U.S.M.S.  
X-RAY

Eastern District  
Carrie Cloninger  
Market Street  
Philadelphia  
19104  
Lawrence Davidson

